

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan

In re Charles Robert Siler;
DebtorCase No. 15-21922

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB,

Court claim no. (if known): _____

Not In Its Individual Capacity But Solely As Trustee For The Primestar-H Fund I Trust.

Last four digits of any number
you use to identify the debtor's
account: _____

8 4 2 8

Date of payment change:

12/01/2015Must be at least 21 days after date of
this notice

mm/dd/yyyy

New total payment:

\$ 590.38

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 831.08New escrow payment: \$ 156.58**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jerry R. Howard Date 11/09/2015
Signature mm/dd/yyyy

Print: Jerry R. Howard Title Attorney Creditor
First Name Middle Name Last Name

Company Anselmo Lindberg Oliver, LLC.

Address 1771 W. Diehl Rd. Ste 120
Number Street

Naperville, IL 60563
City State ZIP Code

Contact phone (630) 453-6960 Email bankruptcy@alolawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
BAY CITY DIVISION**

IN RE:]	
]	Case Number 15-221922
Charles Robert Siler;]	CH 13
]	Judge Daniel S. Opperman
]	
Debtor(s).]	

CERTIFICATE OF SERVICE

TO: Charles Robert Siler, 3320 Wicklow Court #11, Saginaw, MI 48603
Joshua M. Reinert, 3434 Davenport, Saginaw, MI 48602
Thomas McDonald, 3144 Davenport, Saginaw, MI 48602

PLEASE TAKE NOTICE THAT ON November 9, 2015, there was filed with the Clerk of the Bankruptcy Court, Eastern District, Bay City Division a Notice of Mortgage Payment Change. A copy of which is hereby served upon you.

/s/ Jerry R. Howard

ANSELMO LINDBERG OLIVER LLC
1771 W Diehl Rd, Ste 120
Naperville, IL 60563
630-453-6960
630-428-4620 (fax)

PROOF OF SERVICE BY MAIL

THE UNDERSIGNED, being first duly sworn on oath, deposes and says that she served a copy of this notice by mailing a copy to the above named debtor at the above named address and depositing the same in the U.S. Mail at Naperville, Illinois 60563, with postage prepaid, on November 9, 2015. The remaining parties were notified via CM/ECF.

/s/ Kristen Andre

ANSELMO LINDBERG OLIVER, LLC
1771 W. Diehl Road, Suite 120
Naperville, IL 60563-4947
630-453-6960 866-402-8661 630-428-4620 (fax)

MB1511001

**THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Statebridge Company, LLC
5680 Greenwood Plaza Blvd
Suite 100 S
Greenwood Village, CO 80111
For Inquiries: [REDACTED]

Final

Analysis Date: October 08, 2015

CHARLES R SILER
MICHELLE A SILER
3320 WICKLOW CT.
SAGINAW MI 48603

Loan: [REDACTED]

Property Address:
3886 BOEING DR
SAGINAW, MI 48604-1806

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Dec 2014 to Nov 2015. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Dec 28, 2015:
Principal & Interest Pmt:	433.80	433.80
Escrow Payment:	831.08	156.58
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,264.88	\$590.38

Escrow Balance Calculation	
Due Date:	Mar 28, 2015
Escrow Balance:	(6,789.01)
Anticipated Pmts to Escrow:	7,479.72
Anticipated Pmts from Escrow (-):	350.64
Anticipated Escrow Balance:	\$340.07

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	547.59	(6,024.02)
Mar 2015	283.45			*		831.04	(6,024.02)
Apr 2015	283.45			*		1,114.49	(6,024.02)
May 2015	283.45			*		1,397.94	(6,024.02)
Jun 2015	283.45			*		1,681.39	(6,024.02)
Jun 2015				350.64	* County	1,681.39	(6,374.66)
Jun 2015				54.56	* Tax Penalty (Bor)	1,681.39	(6,429.22)
Jul 2015	283.45			*		1,964.84	(6,429.22)
Aug 2015	283.45			*		2,248.29	(6,429.22)
Sep 2015	283.45		354.14	*	County	2,177.60	(6,429.22)
Sep 2015				359.79	* Township/Village	2,177.60	(6,789.01)
Oct 2015	283.45			*		2,461.05	(6,789.01)
Nov 2015	283.45			*		2,744.50	(6,789.01)
					Anticipated Transactions	2,744.50	(6,789.01)
Dec 2014				350.64	County		(7,139.65)
Oct 2015		6,648.64					(491.01)
Nov 2015		831.08					340.07
	\$2,551.05	\$7,479.72	\$354.14	\$1,115.63			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$354.14. Under Federal law, your lowest monthly balance should not have exceeded \$566.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue.

Analysis Date: October 08, 2015

CHARLES R SILER

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	340.07	1,362.64
Dec 2015	156.58	350.64	County	146.01	1,168.58
Jan 2016	156.58			302.59	1,325.16
Feb 2016	156.58	1,168.57	Township/Village	(709.40)	313.17
Mar 2016	156.58			(552.82)	469.75
Apr 2016	156.58			(396.24)	626.33
May 2016	156.58			(239.66)	782.91
Jun 2016	156.58			(83.08)	939.49
Jul 2016	156.58			73.50	1,096.07
Aug 2016	156.58			230.08	1,252.65
Sep 2016	156.58	359.79	Township/Village	26.87	1,049.44
Oct 2016	156.58			183.45	1,206.02
Nov 2016	156.58			340.03	1,362.60
	<u>\$1,878.96</u>	<u>\$1,879.00</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year).

Your escrow balance contains a cushion of \$313.17. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$313.17 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$340.07. Your starting balance (escrow balance required) according to this analysis should be \$1,362.64. This means you have a shortage of \$1,022.57. Your adjusted surplus is \$2,096.92. The shortage of \$3,119.49 that was filed in the Proof of Claim has been deducted from the total shortage to calculate this amount. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$1,879.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	156.58
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$156.58</u>

NOTICE: This letter is for informational purposes only. Our records indicate that your mortgage loan may be affected by a bankruptcy. If you have questions regarding your mortgage account plan, please contact your bankruptcy attorney or our office at (866) 466-3360.